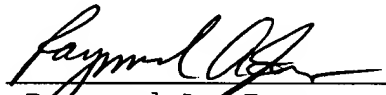


I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop RCE, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on August 13, 2007.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : C. GILLIGAN
GROUP : 3626

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW

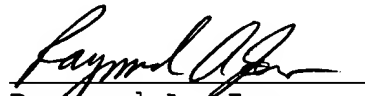
Sir:

This is a Statement of the Substance of the Examiner Interview, which took place on July 17, 2007, in the above-identified application. Entry of this Statement of the Substance of the Examiner Interview is respectfully requested.

All of the Claims of record were discussed. The Examiner and Applicant discussed the pending claims along with an Examiner's Amendment to Claims 661, 709, 710, and 759. It was agreed that, in view of the amendment, the Claims would be allowable.

Entry of this Statement of the Substance of the Examiner Interview is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

August 13, 2007

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992